

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

UNITED STATES OF AMERICA	§	Claim No: 1999A20316
	§	
vs.	§	
	§	
Raymond L. Holland		

COMPLAINT

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

Jurisdiction

1. This Court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

Venue

2. The defendant is a resident of Washtenaw County, Michigan within the jurisdiction of this Court and may be served with service of process at 426 Hawkins Street, Ypsilanti, Michigan 48197.

The Debt

3. The debt owed the USA is as follows:

A. Current Principal (<i>after application of all prior payments, credits, and offsets</i>)	\$2,834.41
B. Current Capitalized Interest Balance and Accrued Interest	\$5,135.53
C. Administrative Fee, Costs, Penalties	\$8.02
D. Credits previously applied (<i>Debtor payments, credits, and offsets</i>)	\$0.00

E. Attorneys fees	\$0.00
Total Owed	\$7,977.96

The Certificate of Indebtedness, attached as Exhibit A", shows the total owed excluding attorney's fees and CIF charges. The principal balance and the interest balance shown on the Certificate of Indebtedness is correct as of the date of the Certificate of Indebtedness after application of all prior payments, credits, and offsets. Prejudgment interest accrues at the rate of 8.000% per annum.

Failure to Pay

4. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

A. For the sums set forth in paragraph 3 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 that interest on the judgment be at the legal rate until paid in full;

B. For attorneys' fees to the extent allowed by law; and,

C. For such other relief which the Court deems proper.

Respectfully submitted,

By: s/Charles J. Holzman (P35625) .
Holzman Corkery, PLLC
Attorneys for Plaintiff
Tamara Pearson (P56265)
28366 Franklin Road
Southfield, Michigan 48034
(248) 352-4340
usa@holzmanlaw.com

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

Raymond L. Holland
818 Madison
Ypsilanti, MI 48197

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 01/08/99.

On or about 10/27/87, the borrower executed promissory note(s) to secure loan(s) of \$2,625.00 from Merchants National Bank Of Topeka at 8 percent interest per annum. This loan obligation was guaranteed by Nebraska Student Loan Program and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 CFR. Part 682). The holder demanded payment according to the terms of the note(s), and credited \$13.13 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 12/13/88, and the holder filed a claim on the guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$2,834.41 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. The guarantor attempted to collect the debt from the borrower. The guarantor was unable to collect the full amount due, and on 05/04/93, assigned its right and title to the loan(s) to the Department.

Since assignment of the loan, the Department has received a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

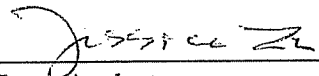
Principal:	\$ 2,834.41
Interest:	\$ 2,069.54
Administrative/Collection Costs:	\$ 8.02
Late fees:	\$0.00

Total debt as of 01/08/99:	\$ 4,911.97
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Interest accrues on the principal shown here at the rate of .62 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 1/13/89

Name: 
Title: Loan Analyst
Branch: Litigation Branch

GSL

SECTION I—TO BE COMPLETED BY STUDENT BORROWER

Type or print clearly with a ballpoint pen. Read the instructions carefully.

16. Do you have any outstanding GSL, FISL, PLUS, SLS, ALAS debts? ☐ Yes ☒ No If yes, list below. (See instructions) If no, write none and go to 17. Attach a separate sheet if more space is needed.

PROMISSORY NOTE FOR A FULL GUARANTEED STUDENT LOAN

[illegible]18a.
 18a.

Signature of Endorser (if any)

Bat

SECTION II - TO BE COMPLETED BY SCHOOL 726

SECTION III - TO BE COMPLETED BY LENDER

BORROWER: TERMS OF PROMISSORY NOTE CONTINUE
ON REVERSE SIDE.

LENDER

80-8288

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in. I will be notified in Section I of my award may be due to my LP, or their age, enrollment status, or income period covering my educational year. Title IV, Part B Opportunity Grants are awarded to the neediest Student Loans and the proceeds of the "State

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